



THIRD QUARTER 2013

SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED JULY 31, 2013

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The financial information in this document is in Canadian dollars and is based on unaudited condensed interim consolidated financial statements prepared under International Financial Reporting Standards (IFRS).

HIGHLIGHTS

In thousands of Canadian dollars, except per share and percentage amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2013	JULY 31 2013	APRIL 30 2013	JANUARY 31 2013	OCTOBER 31 2012	JULY 31 2012	APRIL 30 2012	JANUARY 31 2012	JULY 31 2013	JULY 31 2012	OCTOBER 31 2012
Profitability											
Total revenue	\$ —	\$ 221,042	\$ 214,850	\$ 213,914	\$ 210,396	\$ 193,833	\$ 198,670	\$ 193,744	\$ 649,806	\$ 586,247	\$ 796,643
Net income	\$ —	\$ 28,284	\$ 35,139	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962	\$ 97,513	\$ 94,823	\$ 140,508
Diluted earnings per share	\$ —	\$ 0.91	\$ 1.10	\$ 1.12	\$ 1.51	\$ 1.06	\$ 1.22	\$ 1.16	\$ 3.12	\$ 3.44	\$ 4.98
Return on common shareholders' equity	—%	8.1%	10.3%	10.3%	14.2%	10.1%	12.0%	11.5%	9.6%	11.2%	12.1%
Net interest margin	—%	1.68%	1.68%	1.63%	1.62%	1.66%	1.73%	1.75%	1.66%	1.71%	1.69%
Efficiency ratio	—%	79.1%	74.4%	75.4%	78.6%	76.8%	74.0%	73.8%	76.3%	74.9%	75.9%
Other income (as a % of total revenue)	—%	34.6%	34.6%	33.5%	32.3%	33.1%	35.4%	32.6%	34.2%	33.7%	33.3%
Effective tax rate	—%	21.4%	21.5%	21.7%	24.9%	19.7%	23.1%	24.0%	21.5%	22.4%	23.2%
Adjusted measures ^[1]											
Adjusted net income	\$ —	\$ 39,847	\$ 40,547	\$ 40,418	\$ 36,186	\$ 35,253	\$ 36,302	\$ 32,919	\$ 120,812	\$ 104,474	\$ 140,660
Adjusted diluted earnings per share	\$ —	\$ 1.31	\$ 1.29	\$ 1.34	\$ 1.17	\$ 1.27	\$ 1.31	\$ 1.24	\$ 3.95	\$ 3.83	\$ 4.98
Adjusted return on common shareholders' equity	—%	11.8%	12.1%	12.2%	10.9%	12.1%	13.0%	12.4%	12.1%	12.5%	12.0%
Adjusted efficiency ratio	—%	72.5%	71.5%	71.9%	74.4%	73.2%	72.4%	72.4%	72.0%	72.7%	73.1%
Per common share											
Share price											
High	\$ —	\$ 45.75	\$ 45.41	\$ 45.97	\$ 47.80	\$ 47.64	\$ 47.65	\$ 48.68	\$ 45.97	\$ 48.68	\$ 48.68
Low	\$ —	\$ 42.41	\$ 42.57	\$ 42.90	\$ 43.77	\$ 40.66	\$ 43.90	\$ 41.12	\$ 42.41	\$ 40.66	\$ 40.66
Close	\$ —	\$ 45.05	\$ 44.21	\$ 44.10	\$ 44.45	\$ 47.55	\$ 44.03	\$ 46.20	\$ 45.05	\$ 47.55	\$ 44.45
Price / earnings ratio	—	9.7x	9.2x	9.0x	8.9x	10.7x	9.9x	10.5x	9.7x	10.7x	8.9x
Book value	\$ —	\$ 44.36	\$ 43.96	\$ 43.43	\$ 42.81	\$ 41.96	\$ 41.37	\$ 40.30	\$ 44.36	\$ 41.96	\$ 42.81
Market to book value	—%	102%	101%	102%	104%	113%	106%	115%	102%	113%	104%
Dividends declared	\$ —	\$ 0.50	\$ 0.49	\$ 0.49	\$ 0.47	\$ 0.47	\$ 0.45	\$ 0.45	\$ 1.48	\$ 1.37	\$ 1.84
Dividend yield	—%	4.44%	4.43%	4.44%	4.23%	3.95%	4.09%	3.90%	4.38%	3.84%	4.14%
Dividend payout ratio	—%	55.0%	44.5%	43.7%	31.2%	44.2%	37.0%	38.7%	47.3%	39.8%	37.0%
Financial position											
Balance sheet assets	\$ —	\$ 33,758,507	\$ 34,473,595	\$ 34,248,690	\$ 34,936,826	\$ 31,415,512	\$ 30,708,474	\$ 29,921,236	\$ 33,758,507	\$ 31,415,512	\$ 34,936,826
Loans and acceptances	\$ —	\$ 27,188,739	\$ 27,035,042	\$ 26,846,658	\$ 26,780,879	\$ 23,435,667	\$ 23,121,470	\$ 22,823,985	\$ 27,188,739	\$ 23,435,667	\$ 26,780,879
Deposits	\$ —	\$ 23,866,365	\$ 23,808,825	\$ 23,767,493	\$ 24,041,443	\$ 21,622,059	\$ 21,060,754	\$ 20,701,287	\$ 23,866,365	\$ 21,622,059	\$ 24,041,443
Average assets	\$ —	\$ 34,208,426	\$ 34,205,749	\$ 34,634,695	\$ 34,894,535	\$ 31,121,046	\$ 30,107,578	\$ 29,705,350	\$ 34,351,204	\$ 30,312,812	\$ 31,464,535
Average earning assets	\$ —	\$ 33,144,623	\$ 33,229,636	\$ 33,524,677	\$ 33,721,173	\$ 30,219,683	\$ 29,496,343	\$ 28,998,021	\$ 33,300,415	\$ 30,614,896	\$ 30,614,884
Average common equity	\$ —	\$ 1,257,779	\$ 1,234,857	\$ 1,218,047	\$ 1,185,959	\$ 1,054,439	\$ 1,037,611	\$ 957,997	\$ 1,236,917	\$ 1,016,529	\$ 1,059,118
Quality of assets											
Gross amount of impaired loans	\$ —	\$ 98,197	\$ 117,666	\$ 130,658	\$ 128,023	\$ 156,393	\$ 147,321	\$ 152,763	\$ 98,197	\$ 156,393	\$ 128,023
Allowances for loan losses against impaired loans											
Individual	\$ —	\$ 35,941	\$ 39,487	\$ 45,717	\$ 47,849	\$ 62,052	\$ 67,003	\$ 62,385	\$ 35,941	\$ 62,052	\$ 47,849
Collective	\$ —	\$ 11,541	\$ 12,802	\$ 14,893	\$ 12,492	\$ 17,643	\$ 11,592	\$ 20,346	\$ 11,541	\$ 17,643	\$ 12,492
Total	\$ —	\$ 47,482	\$ 52,289	\$ 60,610	\$ 60,341	\$ 79,695	\$ 78,595	\$ 82,731	\$ 47,482	\$ 79,695	\$ 60,341
Net impaired loans ^[2]	\$ —	\$ 50,715	\$ 65,377	\$ 70,048	\$ 67,682	\$ 76,698	\$ 68,726	\$ 70,032	\$ 50,715	\$ 76,698	\$ 67,682
(as a % of loans and acceptances)	—%	0.19%	0.24%	0.26%	0.25%	0.33%	0.30%	0.31%	0.19%	0.33%	0.25%
Provision for loan losses	\$ —	\$ 9,000	\$ 9,000	\$ 8,000	\$ 8,000	\$ 7,500	\$ 7,500	\$ 10,000	\$ 26,000	\$ 25,000	\$ 33,000
(as a % of average loans and acceptances)	—%	0.13%	0.14%	0.12%	0.12%	0.13%	0.13%	0.18%	0.13%	0.15%	0.14%
Unrealized gains and losses on the portfolio of available-for-sale securities	\$ —	\$ 12,988	\$ 23,444	\$ 21,969	\$ 23,487	\$ 25,357	\$ 29,201	\$ 38,059	\$ 12,988	\$ 25,357	\$ 23,487
Regulatory capital ratios											
Basel III Common Equity Tier I - All-in basis	—%	7.5%	7.6%	7.5%	n.a.	n.a.	n.a.	n.a.	7.5%	n.a.	n.a.
Basel II - Tier I	n.a.	n.a.	n.a.	n.a.	10.9%	10.1%	10.4%	10.3%	n.a.	10.1%	10.9%
Other information											
Number of full-time equivalent employees	—	4,289	4,254	4,259	4,201	4,044	4,003	3,976	4,289	4,044	4,201
Number of branches	—	153	154	155	157	158	158	158	153	158	157
Number of automated banking machines	—	422	423	424	426	426	426	429	422	426	426

[1] Refer to the Reconciliation of GAAP and related non-GAAP financial measures section.

[2] Net impaired loans are now calculated as gross impaired loans less individual allowances and collective allowances against impaired loans.

CONSOLIDATED BALANCE SHEET

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2013	AS AT JULY 31 2013	AS AT APRIL 30 2013	AS AT JANUARY 31 2013	AS AT OCTOBER 31 2012	AS AT JULY 31 2012	AS AT APRIL 30 2012	AS AT JANUARY 31 2012
ASSETS								
Cash and non-interest-bearing deposits with other banks	\$ —	\$ 91,090	\$ 83,512	\$ 87,821	\$ 90,860	\$ 89,287	\$ 72,029	\$ 85,426
Interest-bearing deposits with other banks	—	128,390	233,501	282,968	480,183	828,636	624,251	537,281
Securities								
Available-for-sale	—	2,077,626	2,151,551	2,280,867	2,822,588	1,956,279	2,055,991	1,998,154
Held-to-maturity	—	609,236	1,030,366	862,588	1,446,751	979,170	1,056,657	1,058,491
Held-for-trading	—	2,218,222	2,574,845	2,130,644	1,873,622	2,243,361	2,181,962	2,135,846
	—	4,905,084	5,756,762	5,274,099	6,142,961	5,178,810	5,294,610	5,192,491
Securities purchased under reverse repurchase agreements	—	741,561	545,974	917,007	631,202	1,173,704	978,063	639,604
Loans								
Personal	—	7,411,683	7,605,244	7,654,648	7,806,067	6,081,592	6,116,400	6,064,020
Residential mortgage	—	14,696,426	14,499,292	14,374,220	14,169,095	12,554,098	12,279,486	12,124,453
Commercial mortgage	—	2,444,977	2,434,514	2,423,742	2,443,634	2,473,833	2,470,794	2,435,219
Commercial and other	—	2,371,945	2,239,842	2,183,805	2,150,953	2,094,100	2,087,886	1,994,040
Customers' liabilities under acceptances	—	263,708	256,150	210,243	211,130	232,044	166,904	206,253
	—	27,188,739	27,035,042	26,846,658	26,780,879	23,435,667	23,121,470	22,823,985
Allowances for loan losses	—	(114,090)	(114,368)	(118,921)	(117,542)	(132,639)	(138,869)	(142,303)
	—	27,074,649	26,920,674	26,727,737	26,663,337	23,303,028	22,982,601	22,681,682
Other								
Derivatives	—	102,556	156,308	131,470	167,643	179,275	161,807	229,247
Premises and equipment	—	71,054	72,108	72,556	71,871	68,890	66,308	63,957
Software and other intangible assets	—	178,585	165,225	159,307	159,973	147,886	142,401	136,534
Goodwill	—	64,077	64,077	64,077	64,077	64,077	64,077	64,077
Deferred tax assets	—	7,238	4,690	15,353	4,751	12,938	2,467	2,724
Other assets	—	394,223	470,764	516,295	459,968	368,981	319,860	288,213
	—	817,733	933,172	959,058	928,283	842,047	756,920	784,752
	\$ —	\$ 33,758,507	\$ 34,473,595	\$ 34,248,690	\$ 34,936,826	\$ 31,415,512	\$ 30,708,474	\$ 29,921,236
LIABILITIES AND SHAREHOLDERS' EQUITY								
Deposits								
Personal	\$ —	\$ 19,249,777	\$ 19,535,193	\$ 19,474,971	\$ 19,369,310	\$ 16,837,043	\$ 16,414,315	\$ 16,254,742
Business, banks and other	—	4,616,588	4,273,632	4,292,522	4,672,133	4,785,016	4,646,439	4,446,545
	—	23,866,365	23,808,825	23,767,493	24,041,443	21,622,059	21,060,754	20,701,287
Other								
Obligations related to securities sold short	—	1,433,525	1,679,095	1,714,803	1,349,932	1,519,105	1,352,007	1,349,022
Obligations related to securities sold under repurchase agreements	—	383,886	394,725	291,775	244,039	417,962	441,532	360,622
Acceptances	—	263,708	256,150	210,243	211,130	232,044	166,904	206,253
Derivatives	—	87,040	96,626	92,926	100,867	114,924	128,626	141,754
Deferred tax liabilities	—	7,770	19,264	24,922	16,128	1,411	1,408	1,984
Other liabilities	—	849,753	819,618	904,201	951,467	851,793	984,528	892,795
	—	3,025,682	3,265,478	3,238,870	2,873,563	3,137,239	3,075,005	2,952,430
Debt related to securitization activities	—	4,952,060	5,473,470	5,244,311	6,037,097	5,109,015	5,051,652	4,798,554
Subordinated debt	—	444,962	444,469	443,978	443,594	243,869	243,426	242,987
Shareholders' equity								
Preferred shares	—	205,146	205,146	303,078	303,249	205,527	205,527	205,527
Common shares	—	442,447	438,454	434,312	428,526	313,544	313,544	252,601
Share-based payment reserve	—	91	136	136	227	227	227	227
Retained earnings	—	819,371	807,788	792,669	774,899	745,703	730,736	711,401
Accumulated other comprehensive income	—	2,383	29,829	23,843	34,228	38,329	27,603	56,222
	—	1,469,438	1,481,353	1,554,038	1,541,129	1,303,330	1,277,637	1,225,978
	\$ —	\$ 33,758,507	\$ 34,473,595	\$ 34,248,690	\$ 34,936,826	\$ 31,415,512	\$ 30,708,474	\$ 29,921,236

CONSOLIDATED STATEMENT OF INCOME

In thousands of Canadian dollars, except per share amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2013	JULY 31 2013	APRIL 30 2013	JANUARY 31 2013	OCTOBER 31 2012	JULY 31 2012	APRIL 30 2012	JANUARY 31 2012	JULY 31 2013	JULY 31 2012	OCTOBER 31 2012
Interest income											
Loans	\$ —	\$ 274,778	\$ 264,704	\$ 276,870	\$ 280,762	\$ 248,073	\$ 240,943	\$ 245,083	\$ 816,352	\$ 734,099	\$ 1,014,861
Securities	—	13,053	16,178	17,128	17,250	16,802	18,377	18,891	46,359	54,070	71,320
Deposits with other banks	—	314	499	914	1,544	2,304	1,276	1,024	1,727	4,604	6,148
Other, including derivatives	—	10,217	11,193	13,453	14,529	14,457	14,557	15,697	34,863	44,711	59,240
	—	298,362	292,574	308,365	314,085	281,636	275,153	280,695	899,301	837,484	1,151,569
Interest expense											
Deposits	—	115,561	112,525	121,423	124,926	108,394	104,653	107,673	349,509	320,720	445,646
Debt related to securitization activities	—	33,950	35,163	40,225	43,809	40,891	39,508	39,672	109,338	120,071	163,880
Subordinated debt	—	4,033	3,927	4,024	2,654	2,408	2,374	2,403	11,984	7,185	9,839
Other, including derivatives	—	269	529	349	285	279	294	318	1,147	891	1,176
	—	153,813	152,144	166,021	171,674	151,972	146,829	150,066	471,978	448,867	620,541
Net Interest income	—	144,549	140,430	142,344	142,411	129,664	128,324	130,629	427,323	388,617	531,028
Other income [see page 4]	—	76,493	74,420	71,570	67,985	64,169	70,346	63,115	222,483	197,630	265,615
Total revenue	—	221,042	214,850	213,914	210,396	193,833	198,670	193,744	649,806	586,247	796,643
Gain on acquisition and amortization of net premium on purchased financial instruments	—	(1,140)	(1,224)	(1,056)	23,795	—	—	—	(3,420)	—	23,795
Provision for loan losses	—	9,000	9,000	8,000	8,000	7,500	7,500	10,000	26,000	25,000	33,000
Non-interest expenses [see page 4]	—	174,928	159,853	161,314	165,377	148,955	147,111	143,020	496,095	439,086	604,463
Income before income taxes	—	35,974	44,773	43,544	60,814	37,378	44,059	40,724	124,291	122,161	182,975
Income taxes	—	7,690	9,634	9,454	15,129	7,380	10,196	9,762	26,778	27,338	42,467
Net income	\$ —	\$ 28,284	\$ 35,139	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962	\$ 97,513	\$ 94,823	\$ 140,508
Preferred share dividends, including applicable taxes	—	2,520	4,059	2,533	3,273	3,164	3,165	3,166	9,112	9,495	12,768
Net income available to common shareholders	\$ —	\$ 25,764	\$ 31,080	\$ 31,557	\$ 42,412	\$ 26,834	\$ 30,698	\$ 27,796	\$ 88,401	\$ 85,328	\$ 127,740
Average number of common shares outstanding [in thousands]											
Basic	—	28,385	28,287	28,169	28,118	25,250	25,235	23,925	28,280	24,800	25,634
Diluted	—	28,393	28,297	28,182	28,135	25,267	25,253	23,943	28,291	24,818	25,652
Earnings per share											
Basic	\$ —	\$ 0.91	\$ 1.10	\$ 1.12	\$ 1.51	\$ 1.06	\$ 1.22	\$ 1.16	\$ 3.13	\$ 3.44	\$ 4.98
Diluted	\$ —	\$ 0.91	\$ 1.10	\$ 1.12	\$ 1.51	\$ 1.06	\$ 1.22	\$ 1.16	\$ 3.12	\$ 3.44	\$ 4.98

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2013	JULY 31 2013	APRIL 30 2013	JANUARY 31 2013	OCTOBER 31 2012	JULY 31 2012	APRIL 30 2012	JANUARY 31 2012	JULY 31 2013	JULY 31 2012	OCTOBER 31 2012
Net income	\$ —	\$ 28,284	\$ 35,139	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962	\$ 97,513	\$ 94,823	\$ 140,508
Other comprehensive income, net of income taxes											
Items that may subsequently be reclassified to the statement of income											
Unrealized net gains (losses) on available-for-sale securities	—	(5,277)	1,484	1,116	307	(2,714)	(3,751)	(1,483)	(2,677)	(7,948)	(7,641)
Reclassification of net (gains) losses on available-for-sale securities to net income	—	(685)	(427)	(1,458)	(831)	(334)	(888)	(321)	(2,570)	(1,543)	(2,374)
Net change in value of derivatives designated as cash flow hedges	—	(21,484)	4,929	(10,043)	(3,577)	13,774	(23,980)	(7,564)	(26,598)	(17,770)	(21,347)
	—	(27,446)	5,986	(10,385)	(4,101)	10,726	(28,619)	(9,368)	(31,845)	(27,261)	(31,362)
Comprehensive income	\$ —	\$ 838	\$ 41,125	\$ 23,705	\$ 41,584	\$ 40,724	\$ 5,244	\$ 21,594	\$ 65,668	\$ 67,562	\$ 109,146

OTHER INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31	
	2013	2013	2013	2013	2012	2012	2012	2012	2013	2012	2012	
Fees and commissions on loans and deposits												
Deposit service charges	\$ —	\$ 16,859	\$ 15,462	\$ 15,015	\$ 14,867	\$ 14,745	\$ 14,173	\$ 13,441	\$ 47,336	\$ 42,359	\$ 57,226	
Lending fees	—	10,624	9,010	9,899	9,115	10,387	8,898	9,388	29,533	28,673	37,788	
Card service revenues	—	7,550	7,252	6,416	6,281	6,390	6,586	5,682	21,218	18,658	24,939	
	—	35,033	31,724	31,330	30,263	31,522	29,657	28,511	98,087	89,690	119,953	
Other												
Income from brokerage operations	—	14,449	14,523	16,522	14,386	12,517	14,354	13,549	45,494	40,420	54,806	
Income from investment accounts	—	8,249	7,894	7,858	7,440	7,190	7,648	6,801	24,001	21,639	29,079	
Income from sales of mutual funds	—	5,848	5,415	5,140	4,731	4,478	4,488	4,329	16,403	13,295	18,026	
Income from treasury and financial market operations	—	5,840	4,601	5,341	4,563	2,398	5,856	4,714	15,782	12,968	17,531	
Credit insurance income	—	4,793	4,415	3,395	4,415	3,682	3,662	3,770	12,603	11,114	15,529	
Other	—	2,281	5,848	1,984	2,187	2,382	4,681	1,441	10,113	8,504	10,691	
	—	41,460	42,696	40,240	37,722	32,647	40,689	34,604	124,396	107,940	145,662	
Total other income	\$ —	\$ 76,493	\$ 74,420	\$ 71,570	\$ 67,985	\$ 64,169	\$ 70,346	\$ 63,115	\$ 222,483	\$ 197,630	\$ 265,615	

NON-INTEREST EXPENSES

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31	
	2013	2013	2013	2013	2012	2012	2012	2012	2013	2012	2012	
Salaries and employee benefits												
Salaries	\$ —	\$ 57,292	\$ 57,161	\$ 58,087	\$ 56,808	\$ 51,736	\$ 52,887	\$ 52,723	\$ 172,540	\$ 157,346	\$ 214,154	
Employee benefits	—	17,115	16,924	18,590	15,511	14,842	16,751	16,929	52,629	48,522	64,033	
Performance-based compensation	—	13,273	11,115	12,703	14,793	10,599	9,644	7,380	37,091	27,623	42,416	
	—	87,680	85,200	89,380	87,112	77,177	79,282	77,032	262,260	233,491	320,603	
Premises and technology												
Technology costs	—	15,403	16,055	13,899	14,420	15,235	14,604	14,060	45,357	43,899	58,319	
Rent and property taxes	—	13,479	12,949	11,863	11,769	10,935	10,957	10,663	38,291	32,555	44,324	
Depreciation	—	13,638	11,546	11,418	11,346	10,909	10,493	10,685	36,602	32,087	43,433	
Maintenance and repairs	—	1,584	1,630	1,304	1,184	1,166	1,382	1,305	4,518	3,853	5,037	
Public utilities	—	394	466	405	319	317	479	370	1,265	1,166	1,485	
Other	—	(7)	(20)	(8)	73	82	83	83	(35)	248	321	
	—	44,491	42,626	38,881	39,111	38,644	37,998	37,166	125,998	113,808	152,919	
Other												
Fees and commissions	—	6,551	6,382	5,834	7,093	6,319	6,730	5,671	18,767	18,720	25,813	
Advertising and business development	—	5,592	5,434	5,553	7,199	4,494	5,429	5,965	16,579	15,888	23,087	
Taxes and insurance	—	5,473	3,095	3,952	6,760	5,108	4,811	4,614	12,520	14,533	21,293	
Communications and travelling expenses	—	5,669	6,084	5,599	5,311	5,187	5,569	4,767	17,352	15,523	20,834	
Stationery and publications	—	1,471	1,947	2,221	1,615	1,455	1,571	1,591	5,639	4,617	6,232	
Recruitment and training	—	701	607	651	923	839	665	681	1,959	2,185	3,108	
Other	—	2,700	2,342	1,686	1,423	2,575	1,706	2,873	6,728	7,154	8,577	
	—	28,157	25,891	25,496	30,324	25,977	26,481	26,162	79,544	78,620	108,944	
Costs related to business combinations and other ^[1]	—	14,600	6,136	7,557	8,830	7,157	3,350	2,660	28,293	13,167	21,997	
Total non-interest expenses	\$ —	\$ 174,928	\$ 159,853	\$ 161,314	\$ 165,377	\$ 148,955	\$ 147,111	\$ 143,020	\$ 496,095	\$ 439,086	\$ 604,463	

[1] Costs related to the acquisition of the MRS Companies and AGF Trust Company.

SEGMENTED INFORMATION

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2013	2013	2013	2013	2012	2012	2012	2012	2013	2012	2012
Retail & SME-Québec											
Net interest income	\$ —	\$ 77,799	\$ 72,690	\$ 76,855	\$ 75,792	\$ 80,163	\$ 76,096	\$ 78,725	\$ 227,344	\$ 234,984	\$ 310,776
Other income	—	40,897	38,260	35,436	35,234	34,662	33,422	31,803	114,593	99,887	135,121
Total revenue	—	118,696	110,950	112,291	111,026	114,825	109,518	110,528	341,937	334,871	445,897
Provision for loan losses	—	8,349	5,924	6,066	6,433	6,474	4,855	6,216	20,339	17,545	23,978
Non-interest expenses	—	96,984	93,386	92,981	93,359	91,107	91,268	91,260	283,351	273,635	366,994
Income before income taxes	—	13,363	11,640	13,244	11,234	17,244	13,395	13,052	38,247	43,691	54,925
Income taxes	—	2,339	1,978	2,034	1,941	3,709	2,737	2,631	6,351	9,077	11,018
Net income	\$ —	\$ 11,024	\$ 9,662	\$ 11,210	\$ 9,293	\$ 13,535	\$ 10,658	\$ 10,421	\$ 31,896	\$ 34,614	\$ 43,907
Efficiency ratio	—%	81.7%	84.2%	82.8%	84.1%	79.3%	83.3%	82.6%	82.9%	81.7%	82.3%
Average assets	\$ —	\$ 14,161,381	\$ 13,966,121	\$ 13,896,951	\$ 13,913,789	\$ 13,733,835	\$ 13,456,896	\$ 13,302,967	\$ 14,008,613	\$ 13,498,199	\$ 13,602,664
Average loans and acceptances	\$ —	\$ 14,000,941	\$ 13,802,380	\$ 13,725,278	\$ 13,648,929	\$ 13,467,181	\$ 13,209,836	\$ 13,038,946	\$ 13,843,311	\$ 13,238,865	\$ 13,341,941
Average deposits	\$ —	\$ 9,508,193	\$ 9,613,548	\$ 9,722,000	\$ 9,693,116	\$ 9,701,644	\$ 9,490,707	\$ 9,469,956	\$ 9,614,592	\$ 9,554,565	\$ 9,589,392
Loans and acceptances (ending balance)	\$ —	\$ 14,114,035	\$ 13,930,935	\$ 13,789,440	\$ 13,737,356	\$ 13,651,164	\$ 13,382,797	\$ 13,150,627	\$ 14,114,035	\$ 13,651,164	\$ 13,737,356
Deposits (ending balance)	\$ —	\$ 9,456,593	\$ 9,582,636	\$ 9,761,387	\$ 9,685,071	\$ 9,711,861	\$ 9,730,218	\$ 9,427,301	\$ 9,456,593	\$ 9,711,861	\$ 9,685,071
Real Estate & Commercial											
Net interest income	\$ —	\$ 21,310	\$ 20,179	\$ 21,555	\$ 21,833	\$ 21,731	\$ 22,049	\$ 22,212	\$ 63,044	\$ 65,992	\$ 87,825
Other income	—	8,931	10,503	8,086	7,646	8,327	10,451	8,006	27,520	26,784	34,430
Total revenue	—	30,241	30,682	29,641	29,479	30,058	32,500	30,218	90,564	92,776	122,255
Provision for loan losses	—	(1,880)	(74)	(1,464)	(2,040)	436	1,755	2,851	(3,418)	5,042	3,002
Non-interest expenses	—	8,946	8,383	8,414	8,586	7,756	7,484	7,756	25,743	22,996	31,582
Income before income taxes	—	23,175	22,373	22,691	22,933	21,866	23,261	19,611	68,239	64,738	87,671
Income taxes	—	6,188	5,974	6,059	6,204	5,915	6,292	5,305	18,221	17,512	23,716
Net income	\$ —	\$ 16,987	\$ 16,399	\$ 16,632	\$ 16,729	\$ 15,951	\$ 16,969	\$ 14,306	\$ 50,018	\$ 47,226	\$ 63,955
Efficiency ratio	—%	29.6%	27.3%	28.4%	29.1%	25.8%	23.0%	25.7%	28.4%	24.8%	25.8%
Average assets	\$ —	\$ 3,458,929	\$ 3,506,415	\$ 3,391,666	\$ 3,421,635	\$ 3,437,273	\$ 3,481,673	\$ 3,310,962	\$ 3,451,742	\$ 3,409,446	\$ 3,412,510
Average loans and acceptances	\$ —	\$ 3,445,147	\$ 3,415,088	\$ 3,358,698	\$ 3,381,927	\$ 3,388,049	\$ 3,433,037	\$ 3,296,183	\$ 3,406,215	\$ 3,371,981	\$ 3,374,481
Average deposits	\$ —	\$ 468,236	\$ 445,159	\$ 442,783	\$ 488,317	\$ 517,755	\$ 507,686	\$ 531,026	\$ 452,135	\$ 518,904	\$ 511,215
Loans and acceptances (ending balance)	\$ —	\$ 3,551,657	\$ 3,459,605	\$ 3,406,629	\$ 3,435,057	\$ 3,494,099	\$ 3,455,140	\$ 3,442,388	\$ 3,551,657	\$ 3,494,099	\$ 3,435,057
Deposits (ending balance)	\$ —	\$ 467,240	\$ 464,762	\$ 470,792	\$ 488,598	\$ 579,193	\$ 494,049	\$ 536,936	\$ 467,240	\$ 579,193	\$ 488,598

SEGMENTED INFORMATION (CONTINUED)

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2013	JULY 31 2013	APRIL 30 2013	JANUARY 31 2013	OCTOBER 31 2012	JULY 31 2012	APRIL 30 2012	JANUARY 31 2012	JULY 31 2013	JULY 31 2012	OCTOBER 31 2012
B2B Bank											
Net interest income	\$ —	\$ 48,249	\$ 47,195	\$ 49,412	\$ 49,821	\$ 32,119	\$ 30,689	\$ 30,964	\$ 144,856	\$ 93,772	\$ 143,593
Other income	—	9,359	8,884	9,056	8,923	8,408	9,116	8,143	27,299	25,667	34,590
Total revenue	—	57,608	56,079	58,468	58,744	40,527	39,805	39,107	172,155	119,439	178,183
Gain on acquisition and amortization of net premium on purchased financial instruments	—	(1,140)	(1,224)	(1,056)	23,795	—	—	—	(3,420)	—	23,795
Provision for loan losses	—	2,531	3,150	3,398	3,607	590	890	933	9,079	2,413	6,020
Non-interest expenses	—	31,114	32,175	32,960	35,259	22,913	24,483	23,422	96,249	70,818	106,077
Costs related to business combinations and other ^[1]	—	14,600	6,136	7,557	8,830	7,157	3,350	2,660	28,293	13,167	21,997
Income before income taxes	—	8,223	13,394	13,497	34,843	9,867	11,082	12,092	35,114	33,041	67,884
Income taxes	—	2,240	3,557	3,583	9,650	2,612	2,953	3,221	9,380	8,786	18,436
Net income	\$ —	\$ 5,983	\$ 9,837	\$ 9,914	\$ 25,193	\$ 7,255	\$ 8,129	\$ 8,871	\$ 25,734	\$ 24,255	\$ 49,448
Efficiency ratio	—%	79.4%	68.3%	69.3%	75.1%	74.2%	69.9%	66.7%	72.3%	70.3%	71.9%
Adjusted net income ^[2]	\$ —	\$ 17,546	\$ 15,245	\$ 16,242	\$ 15,694	\$ 12,510	\$ 10,568	\$ 10,828	\$ 49,033	\$ 33,906	\$ 49,600
Adjusted efficiency ratio ^[2]	—%	54.0%	57.4%	56.4%	60.0%	56.5%	61.5%	59.9%	55.9%	59.3%	59.5%
Average assets	\$ —	\$ 9,370,172	\$ 9,371,919	\$ 9,433,684	\$ 9,414,682	\$ 6,177,975	\$ 6,260,665	\$ 6,009,674	\$ 9,392,145	\$ 6,148,626	\$ 6,969,602
Average loans and acceptances	\$ —	\$ 9,199,313	\$ 9,299,649	\$ 9,314,566	\$ 9,172,246	\$ 5,994,810	\$ 5,975,567	\$ 5,831,335	\$ 9,270,863	\$ 5,933,600	\$ 6,747,686
Average deposits	\$ —	\$ 12,972,802	\$ 12,983,675	\$ 12,999,332	\$ 13,259,375	\$ 10,310,326	\$ 10,018,113	\$ 9,849,607	\$ 12,985,287	\$ 10,059,650	\$ 10,863,952
Loans and acceptances (ending balance)	\$ —	\$ 9,151,618	\$ 9,294,220	\$ 9,318,430	\$ 9,298,345	\$ 5,996,039	\$ 6,011,373	\$ 5,970,036	\$ 9,151,618	\$ 5,996,039	\$ 9,298,345
Deposits (ending balance)	\$ —	\$ 12,893,153	\$ 13,067,779	\$ 13,026,803	\$ 13,006,073	\$ 10,493,487	\$ 10,147,289	\$ 10,002,175	\$ 12,893,153	\$ 10,493,487	\$ 13,006,073
[1] Costs related to the acquisition of the MRS Companies and AGF Trust Company.											
[2] Refer to the reconciliation of GAAP and related non-GAAP financial measures section.											
Laurentian Bank Securities & Capital Markets											
Net interest income	\$ —	\$ 714	\$ 1,070	\$ 681	\$ 1,220	\$ 785	\$ 696	\$ 509	\$ 2,465	\$ 1,990	\$ 3,210
Other income	—	15,326	15,897	16,402	14,506	12,471	15,569	14,146	47,625	42,186	56,692
Total revenue	—	16,040	16,967	17,083	15,726	13,256	16,265	14,655	50,090	44,176	59,902
Non-interest expenses	—	13,055	12,959	13,474	12,081	11,668	12,530	12,160	39,488	36,358	48,439
Income before income taxes	—	2,985	4,008	3,609	3,645	1,588	3,735	2,495	10,602	7,818	11,463
Income taxes	—	698	1,033	928	953	412	956	620	2,659	1,988	2,941
Net income	\$ —	\$ 2,287	\$ 2,975	\$ 2,681	\$ 2,692	\$ 1,176	\$ 2,779	\$ 1,875	\$ 7,943	\$ 5,830	\$ 8,522
Efficiency ratio	—%	81.4%	76.4%	78.9%	76.8%	88.0%	77.0%	83.0%	78.8%	82.3%	80.9%
Average assets	\$ —	\$ 3,218,420	\$ 3,132,489	\$ 2,922,296	\$ 2,948,956	\$ 3,003,832	\$ 2,724,581	\$ 2,683,211	\$ 3,090,613	\$ 2,804,453	\$ 2,840,776
Clients' brokerage assets	\$ —	\$ 2,407,815	\$ 2,366,952	\$ 2,323,216	\$ 2,253,599	\$ 2,207,719	\$ 2,184,872	\$ 2,173,151	\$ 2,407,815	\$ 2,207,719	\$ 2,253,599
Other											
Net interest income	\$ —	\$ (3,523)	\$ (704)	\$ (6,159)	\$ (6,255)	\$ (5,134)	\$ (1,206)	\$ (1,781)	\$ (10,386)	\$ (8,121)	\$ (14,376)
Other income	—	1,980	876	2,590	1,676	301	1,788	1,017	5,446	3,106	4,782
Total revenue	—	(1,543)	172	(3,569)	(4,579)	(4,833)	582	(764)	(4,940)	(5,015)	(9,594)
Non-interest expenses	—	10,229	6,814	5,928	7,262	8,354	7,996	5,762	22,971	22,112	29,374
Loss before income taxes	—	(11,772)	(6,642)	(9,497)	(11,841)	(13,187)	(7,414)	(6,526)	(27,911)	(27,127)	(38,968)
Income taxes recovered	—	(3,775)	(2,908)	(3,150)	(3,619)	(5,268)	(2,742)	(2,015)	(9,833)	(10,025)	(13,644)
Net loss	\$ —	\$ (7,997)	\$ (3,734)	\$ (6,347)	\$ (8,222)	\$ (7,919)	\$ (4,672)	\$ (4,511)	\$ (18,078)	\$ (17,102)	\$ (25,324)
Average assets	\$ —	\$ 3,999,524	\$ 4,228,805	\$ 4,990,098	\$ 5,195,604	\$ 4,768,131	\$ 4,183,763	\$ 4,398,536	\$ 4,408,091	\$ 4,452,088	\$ 4,638,983
Average loans and acceptances	\$ —	\$ (35,214)	\$ (53,931)	\$ (41,357)	\$ (24,074)	\$ (34,723)	\$ (33,139)	\$ (30,383)	\$ (43,386)	\$ (32,745)	\$ (30,567)
Average deposits	\$ —	\$ 1,226,531	\$ 949,882	\$ 941,874	\$ 1,018,236	\$ 1,256,630	\$ 1,179,951	\$ 939,617	\$ 1,040,413	\$ 1,125,001	\$ 1,098,164

SEGMENTED INFORMATION (CONTINUED)

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31	
	2013	2013	2013	2013	2012	2012	2012	2012	2013	2012	2012	
Total												
Net interest income	\$ —	\$ 144,549	\$ 140,430	\$ 142,344	\$ 142,411	\$ 129,664	\$ 128,324	\$ 130,629	\$ 427,323	\$ 388,617	\$ 531,028	
Other income	—	76,493	74,420	71,570	67,985	64,169	70,346	63,115	222,483	197,630	265,615	
Total revenue	—	221,042	214,850	213,914	210,396	193,833	198,670	193,744	649,806	586,247	796,643	
Gain on acquisition and amortization of net premium on purchased financial instruments	—	(1,140)	(1,224)	(1,056)	23,795	—	—	—	(3,420)	—	23,795	
Provision for loan losses	—	9,000	9,000	8,000	8,000	7,500	7,500	10,000	26,000	25,000	33,000	
Non-interest expenses	—	160,328	153,717	153,757	156,547	141,798	143,761	140,360	467,802	425,919	582,466	
Costs related to business combinations and other ^[1]	—	14,600	6,136	7,557	8,830	7,157	3,350	2,660	28,293	13,167	21,997	
Income before income taxes	—	35,974	44,773	43,544	60,814	37,378	44,059	40,724	124,291	122,161	182,975	
Income taxes	—	7,690	9,634	9,454	15,129	7,380	10,196	9,762	26,778	27,338	42,467	
Net income	\$ —	\$ 28,284	\$ 35,139	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962	\$ 97,513	\$ 94,823	\$ 140,508	
Average assets	\$ —	\$ 34,208,426	\$ 34,205,749	\$ 34,634,695	\$ 34,894,666	\$ 31,121,046	\$ 30,107,578	\$ 29,705,350	\$ 34,351,204	\$ 30,312,812	\$ 31,464,535	
Average loans and acceptances	\$ —	\$ 27,012,496	\$ 26,860,146	\$ 26,724,811	\$ 26,505,286	\$ 23,138,205	\$ 22,884,141	\$ 22,408,962	\$ 26,865,880	\$ 22,809,898	\$ 23,738,793	
Average deposits	\$ —	\$ 24,175,762	\$ 23,992,264	\$ 24,105,989	\$ 24,459,044	\$ 21,786,355	\$ 21,196,457	\$ 20,790,206	\$ 24,092,427	\$ 21,258,119	\$ 22,062,723	

[1] Costs related to the acquisition of the MRS Companies and AGF Trust Company.

BASEL III REGULATORY CAPITAL

In thousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT JULY 31, 2013		AS AT APRIL 30, 2013		AS AT JANUARY 31, 2013	
	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]
Row ^[1]						
Common Equity Tier 1 capital: instruments and reserves						
1	\$ 442,538	\$ 442,538	\$ 438,590	\$ 438,590	\$ 434,448	\$ 434,448
2	819,371	819,371	807,788	807,788	792,669	792,669
3	6,954	6,954	12,916	12,916	11,859	11,859
6	1,268,863	1,268,863	1,259,294	1,259,294	1,238,976	1,238,976
Common Equity Tier 1 capital: regulatory adjustments						
28	(255,275)	—	(240,779)	—	(236,198)	—
29	1,013,588	1,268,863	1,018,515	1,259,294	1,002,778	1,238,976
Additional Tier 1 capital: instruments						
33	205,146	205,146	205,146	205,146	272,896	272,896
36	205,146	205,146	205,146	205,146	272,896	272,896
Additional Tier 1 capital: regulatory adjustments						
43	—	(64,077)	—	(64,077)	—	(64,077)
44	205,146	141,069	205,146	141,069	272,896	208,819
45	1,218,734	1,409,932	1,223,661	1,400,363	1,275,674	1,447,795
Tier 2 capital: instruments and allowances						
47	399,429	399,429	399,429	399,429	399,429	399,429
50	85,352	85,352	81,552	81,552	79,403	79,403
51	484,781	484,781	480,981	480,981	478,832	478,832
Tier 2 capital: regulatory adjustments						
57	(2,077)	—	(6,194)	—	(857)	—
58	482,704	484,781	474,787	480,981	477,975	478,832
59	\$ 1,701,438	\$ 1,894,713	\$ 1,698,448	\$ 1,881,344	\$ 1,753,649	\$ 1,926,627
60	\$ 13,471,849	\$ 13,665,045	\$ 13,428,594	\$ 13,611,353	\$ 13,286,829	\$ 13,459,653
Capital ratios						
61	7.5%	9.3%	7.6%	9.3%	7.5%	9.2%
62	9.0%	10.3%	9.1%	10.3%	9.6%	10.8%
63	12.6%	13.9%	12.6%	13.8%	13.2%	14.3%
Assets to capital multiple ^[5]	n.a.	17.2x	n.a.	17.4x	n.a.	16.8x
OSFI all-in target						
69	7.0%	n.a.	7.0%	n.a.	7.0%	n.a.
Capital instruments subject to phase-out arrangements (only applicable between January 1st, 2013 and January 1st, 2022)						
80	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
81	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
82	\$ 272,896	\$ 272,896	\$ 272,896	\$ 272,896	\$ 272,896	\$ 272,896
83	\$ —	\$ —	\$ —	\$ —	\$ 30,182	\$ 30,182
84	\$ 399,429	\$ 399,429	\$ 399,429	\$ 399,429	\$ 399,429	\$ 399,429
85	\$ 45,533	\$ 45,533	\$ 45,040	\$ 45,040	\$ 44,549	\$ 44,549

[1] Row numbering, as per OSFI July 2013 advisory, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Certain rows have been removed because there are no values in such rows.

[2] "All-in" regulatory capital ratios include all of the regulatory adjustments that will be required by 2019 but retains the phase-out for non-qualifying capital instruments.

[3] "Transitional" regulatory capital ratios include phase-in of the certain regulatory adjustments between 2013 and 2019 and phase-out of non-qualifying capital instruments between 2013 and 2022.

[4] Mainly comprised of deductions for software and other intangible assets, goodwill and pension plan assets.

[5] Not a Basel III ratio. Measured in accordance with OSFI's capital adequacy requirements guideline.

BASEL II REGULATORY CAPITAL

	AS AT OCTOBER 31 2012	AS AT JULY 31 2012	AS AT APRIL 30 2012	AS AT JANUARY 31 2012
In thousands of Canadian dollars, except percentage amounts (Unaudited)				
Tier 1 capital				
Common shares	\$ 428,526	\$ 320,435	\$ 320,435	\$ 259,492
Share-based payment reserve	227	227	227	227
Retained earnings	774,899	734,339	719,372	700,037
Non-cumulative preferred shares	303,249	210,000	210,000	210,000
Goodwill	(64,077)	(64,077)	(64,077)	(64,077)
Securitization-related and other deductions	(9,764)	(21,843)	(22,210)	(17,990)
	1,433,060	1,179,081	1,163,747	1,087,689
Adjustment for transition to IFRS	27,193	54,386	81,579	108,773
Total - Tier 1 capital (A)	1,460,253	1,233,467	1,245,326	1,196,462
Tier 2 capital				
Subordinated debt	443,594	243,869	243,426	242,987
Collective allowances	75,752	76,688	71,866	79,918
Securitization-related and other deductions	(5,539)	(18,943)	(17,478)	(15,029)
Total - Tier 2 capital	513,807	301,614	297,814	307,876
Total regulatory capital (B)	\$ 1,974,060	\$ 1,535,081	\$ 1,543,140	\$ 1,504,338
Total risk-weighted assets (C)	\$ 13,436,433	\$ 12,187,979	\$ 11,935,860	\$ 11,645,279
Tier 1 capital ratio (A/C)	10.9%	10.1%	10.4%	10.3%
Total capital ratio (B/C)	14.7%	12.6%	12.9%	12.9%
Assets to capital multiple	16.3x	18.7x	18.1x	18.0x

BASEL III RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

AS AT JULY 31, 2013

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)													
Corporate	\$ —	\$ 86,589	\$ —	\$ —	\$ 89,842	\$ —	\$ 4,849,652	\$ 10,845	\$ —	\$ —	\$ —	\$ 5,036,928	\$ 4,928,158
Sovereign	3,704,007	271,100	—	—	—	—	—	—	—	—	—	3,975,107	54,220
Bank	—	386,017	—	—	5,064	—	10,757	—	—	—	—	401,838	90,492
Retail residential mortgage loans	8,507,884	—	6,138,332	—	—	30,990	27,803	—	—	—	—	14,705,009	2,199,462
Other retail	628,926	—	—	—	—	3,015,480	—	12,989	—	—	—	3,657,395	2,281,094
Small business entities treated as other retail	103,774	—	—	—	—	1,212,942	2,223	—	—	—	—	1,318,939	911,930
Equity	—	—	—	—	—	—	401,366	—	—	—	—	401,366	401,366
Securitization	—	20,540	—	3,198	6,229	—	200	—	2,335	—	1,035	33,537	26,893
Other assets	478,098	85,718	—	—	—	—	377,045	—	—	65,895	—	1,006,756	558,926
	13,422,689	849,964	6,138,332	3,198	101,135	4,259,412	5,669,046	23,834	2,335	65,895	1,035	30,536,875	11,452,541
Derivatives	3,544	74,284	—	—	—	—	15,894	—	—	—	—	93,722	30,751
Credit-related commitments	35,474	10,800	—	—	—	—	595,159	—	—	—	—	641,433	597,319
Operational risk	—	—	—	—	—	—	—	—	—	—	—	—	1,391,238
	\$ 13,461,707	\$ 935,048	\$ 6,138,332	\$ 3,198	\$ 101,135	\$ 4,259,412	\$ 6,280,099	\$ 23,834	\$ 2,335	\$ 65,895	\$ 1,035	\$ 31,272,030	\$ 13,471,849
Balance sheet items													
Cash, deposits with other banks, securities and securities purchased under reverse repurchase agreements													\$ 904,549
Personal loans													2,684,202
Residential mortgage loans													2,696,297
Commercial mortgage loans, commercial loans and acceptances													4,814,089
Other assets													353,404
													\$ 11,452,541

BASEL II RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

AS AT OCTOBER 31, 2012

	0%	20%	35%	50%	75%	100%	150%	225%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)										
Corporate	\$ —	\$ 143,274	\$ —	\$ 62,978	\$ —	\$ 4,496,408	\$ 14,748	\$ —	\$ 4,717,408	\$ 4,578,674
Sovereign	5,197,071	227,294	—	—	—	—	—	—	5,424,365	45,459
Bank	—	774,649	—	—	—	443	—	—	775,092	155,373
Retail residential mortgage loans	8,427,180	—	5,709,414	—	28,627	23,527	—	—	14,188,748	2,043,292
Other retail	695,949	—	—	—	3,451,949	15,307	—	—	4,163,205	2,604,269
Small business entities treated as other retail	89,470	—	—	—	1,157,776	47,598	—	—	1,294,844	915,930
Equity	—	—	—	—	—	348,663	—	—	348,663	348,663
Securitization	—	55,312	—	7,196	—	183	—	2,132	64,823	19,640
Other assets	82,544	123,866	—	—	—	646,744	—	—	853,154	671,517
	14,492,214	1,324,395	5,709,414	70,174	4,638,352	5,578,873	14,748	2,132	31,830,302	11,382,817
Derivatives	3,741	235,759	—	—	—	10,494	—	—	249,994	57,646
Credit-related commitments	33,608	9,000	—	—	—	600,921	—	—	643,529	602,720
Operational risk	—	—	—	—	—	—	—	—	—	1,393,250
	\$ 14,529,563	\$ 1,569,154	\$ 5,709,414	\$ 70,174	\$ 4,638,352	\$ 6,190,288	\$ 14,748	\$ 2,132	\$ 32,723,825	\$ 13,436,433
Balance sheet items										
Cash, deposits with other banks, securities and securities purchased under reverse repurchase agreements										\$ 725,449
Personal loans										2,996,307
Residential mortgage loans										2,536,591
Commercial mortgage loans, commercial loans and acceptances										4,569,207
Other assets										555,263
										\$ 11,382,817

In thousands of Canadian dollars (Unaudited)

AS AT JULY 31, 2012

	0%	20%	35%	50%	75%	100%	150%	225%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)										
Corporate	\$ —	\$ 138,722	\$ —	\$ 44,203	\$ —	\$ 4,479,532	\$ 23,854	\$ —	\$ 4,686,311	\$ 4,565,158
Sovereign	4,127,811	247,078	—	—	—	—	—	—	4,374,889	49,416
Bank	—	990,299	—	203	—	829	—	—	991,331	198,991
Retail residential mortgage loans	7,725,565	—	4,643,857	—	—	20,093	—	—	12,389,515	1,645,443
Other retail	745,619	—	—	—	2,581,075	16,534	—	—	3,343,228	1,952,340
Small business entities treated as other retail	89,422	—	—	—	1,172,934	—	—	—	1,262,356	879,701
Equity	—	—	—	—	—	324,512	—	—	324,512	324,512
Securitization	—	88,993	—	7,166	—	182	—	2,048	98,389	26,172
Other assets	81,394	81,703	—	—	—	596,256	—	—	759,353	612,597
	12,769,811	1,546,795	4,643,857	51,572	3,754,009	5,437,938	23,854	2,048	28,229,884	10,254,330
Derivatives	3,614	257,786	—	—	—	15,734	—	—	277,134	67,291
Credit-related commitments	37,256	9,000	—	—	—	595,507	—	—	641,763	597,308
Operational risk	—	—	—	—	—	—	—	—	—	1,269,050
	\$ 12,810,681	\$ 1,813,581	\$ 4,643,857	\$ 51,572	\$ 3,754,009	\$ 6,049,179	\$ 23,854	\$ 2,048	\$ 29,148,781	\$ 12,187,979
Balance sheet items										
Cash, deposits with other banks, securities and securities purchased under reverse repurchase agreements										\$ 742,556
Personal loans										2,268,777
Residential mortgage loans										2,204,829
Commercial mortgage loans, commercial loans and acceptances										4,532,598
Other assets										505,570
										\$ 10,254,330

ALLOWANCES FOR LOAN LOSSES

	AS AT OCTOBER 31 2013	AS AT JULY 31 2013	AS AT APRIL 30 2013	AS AT JANUARY 31 2013	AS AT OCTOBER 31 2012	AS AT JULY 31 2012	AS AT APRIL 30 2012	AS AT JANUARY 31 2012
In thousands of Canadian dollars (Unaudited)								
Individual allowances								
Commercial mortgage loans	\$ —	\$ 10,375	\$ 14,052	\$ 14,171	\$ 14,070	\$ 28,914	\$ 29,827	\$ 22,467
Commercial and other loans ^[1]	—	25,566	25,435	31,546	33,779	33,138	37,176	39,918
	—	35,941	39,487	45,717	47,849	62,052	67,003	62,385
Collective allowances against impaired loans								
Personal loans	—	6,549	8,981	11,082	10,081	12,011	8,751	9,451
Residential mortgage loans	—	2,565	1,529	1,329	390	394	261	403
Commercial mortgage loans	—	1,312	137	464	—	2,355	155	7,051
Commercial and other loans ^[1]	—	1,115	2,155	2,018	2,021	2,883	2,425	3,441
	—	11,541	12,802	14,893	12,492	17,643	11,592	20,346
Collective allowances against other loans								
Personal loans	—	30,534	29,799	26,548	24,724	22,495	25,461	24,552
Residential mortgage loans	—	5,316	2,365	2,163	2,254	1,349	1,334	1,316
Commercial mortgage loans	—	15,770	16,878	16,640	16,406	15,275	16,997	15,255
Commercial and other loans ^[1]	—	14,988	13,037	12,960	13,817	13,825	16,482	18,449
	—	66,608	62,079	58,311	57,201	52,944	60,274	59,572
Total allowances for loan losses								
Personal loans	—	37,083	38,780	37,630	34,805	34,506	34,212	34,003
Residential mortgage loans	—	7,881	3,894	3,492	2,644	1,743	1,595	1,719
Commercial mortgage loans	—	27,457	31,067	31,275	30,476	46,544	46,979	44,773
Commercial and other loans ^[1]	—	41,669	40,627	46,524	49,617	49,846	56,083	61,808
	\$ —	\$ 114,090	\$ 114,368	\$ 118,921	\$ 117,542	\$ 132,639	\$ 138,869	\$ 142,303

[1] Including customers' liabilities under acceptances.

PROVISION FOR LOAN LOSSES RECORDED IN THE CONSOLIDATED STATEMENT OF INCOME

	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2013	JULY 31 2013	APRIL 30 2013	JANUARY 31 2013	OCTOBER 31 2012	JULY 31 2012	APRIL 30 2012	JANUARY 31 2012	JULY 31 2013	JULY 31 2012	OCTOBER 31 2012
In thousands of Canadian dollars (Unaudited)											
Individual allowances											
Commercial mortgage loans	\$ —	\$ (3,217)	\$ 133	\$ 390	\$ (771)	\$ (504)	\$ 7,639	\$ 556	\$ (2,694)	\$ 7,691	\$ 6,920
Commercial and other loans ^[1]	—	374	364	(1,676)	1,741	2,644	1,430	568	(938)	4,642	6,383
	—	(2,843)	497	(1,286)	970	2,140	9,069	1,124	(3,632)	12,333	13,303
Collective allowances against impaired loans											
Personal loans	—	5,400	4,204	6,234	5,339	8,681	4,947	6,490	15,838	20,118	25,457
Residential mortgage loans	—	1,694	670	1,498	511	1,241	480	220	3,862	1,941	2,452
Commercial mortgage loans	—	1,184	(323)	477	(2,289)	2,239	(6,826)	85	1,338	(4,502)	(6,791)
Commercial and other loans ^[1]	—	(964)	184	(33)	(788)	529	(872)	855	(813)	512	(276)
	—	7,314	4,735	8,176	2,773	12,690	(2,271)	7,650	20,225	18,069	20,842
Collective allowances against other loans											
Personal loans	—	735	3,251	1,824	2,229	(2,966)	909	(301)	5,810	(2,358)	(129)
Residential mortgage loans	—	2,951	202	(91)	905	15	18	64	3,062	97	1,002
Commercial mortgage loans	—	(1,108)	238	234	1,131	(1,722)	1,742	247	(636)	267	1,398
Commercial and other loans ^[1]	—	1,951	77	(857)	(8)	(2,657)	(1,967)	1,216	1,171	(3,408)	(3,416)
	—	4,529	3,768	1,110	4,257	(7,330)	702	1,226	9,407	(5,402)	(1,145)
Total provision for loan losses recorded in the consolidated statement of income											
Personal loans	—	6,135	7,455	8,058	7,568	5,715	5,856	6,189	21,648	17,760	25,328
Residential mortgage loans	—	4,645	872	1,407	1,416	1,256	498	284	6,924	2,038	3,454
Commercial mortgage loans	—	(3,141)	48	1,101	(1,929)	13	2,555	888	(1,992)	3,456	1,527
Commercial and other loans ^[1]	—	1,361	625	(2,566)	945	516	(1,409)	2,639	(580)	1,746	2,691
	\$ —	\$ 9,000	\$ 9,000	\$ 8,000	\$ 8,000	\$ 7,500	\$ 7,500	\$ 10,000	\$ 26,000	\$ 25,000	\$ 33,000

[1] Including customers' liabilities under acceptances.

RESIDENTIAL MORTGAGE LOANS AND HELOCS

	AS AT OCTOBER 31 2013		AS AT JULY 31 2013		AS AT APRIL 30 2013		AS AT JANUARY 31 2013		AS AT OCTOBER 31 2012										
In thousands of Canadian dollars, except percentage amounts (Unaudited)																			
Insured and uninsured residential mortgage loans^[1] (excluding HELOCs)																			
Insured ^[2]																			
Québec	\$	—	%	\$	5,581,577	43	%	\$	5,489,242	42	%	\$	5,569,617	43	%	\$	5,609,785	45	%
Ontario		—			1,781,265	13			1,744,365	14			1,771,122	14			1,744,779	14	
Rest of Canada		—			614,508	5			585,661	5			583,034	5			546,969	4	
		—			7,977,350	61			7,819,268	61			7,923,773	62			7,901,533	63	
Uninsured ^[2]																			
Québec		—			3,656,353	28			3,603,735	28			3,439,820	27			3,344,547	26	
Ontario		—			1,035,369	8			1,068,619	8			1,024,206	8			969,173	8	
Rest of Canada		—			430,230	3			436,311	3			423,812	3			409,666	3	
		—			5,121,952	39			5,108,665	39			4,887,838	38			4,723,386	37	
	\$	—	%	\$	13,099,302	100	%	\$	12,927,933	100	%	\$	12,811,611	100	%	\$	12,624,919	100	%
Insured and uninsured home equity lines of credit (HELOCs)																			
Insured ^[2]																			
Québec	\$	—	%	\$	—	—	%	\$	—	—	%	\$	—	—	%	\$	—	—	%
Ontario		—			1,379	—			2,203	—			2,296	—			2,695	—	
Rest of Canada		—			11,610	1			13,321	1			13,899	1			14,411	1	
		—			12,989	1			15,524	1			16,195	1			17,106	1	
Uninsured ^[2]																			
Québec		—			742,929	68			746,197	68			732,895	68			732,370	68	
Ontario		—			162,856	15			159,162	15			156,181	14			153,644	14	
Rest of Canada		—			170,184	16			177,519	16			181,032	17			187,735	17	
		—			1,075,969	99			1,082,878	99			1,070,108	99			1,073,749	99	
	\$	—	%	\$	1,088,958	100	%	\$	1,098,402	100	%	\$	1,086,303	100	%	\$	1,090,855	100	%
Amortization period ranges for residential mortgage loans (in %)																			
Less than 20 years		—	%		23	%			23	%			24	%			24	%	
20-24 years		—			30				28				27				27		
25-29 years		—			22				22				21				22		
30-34 years		—			22				23				23				23		
35 years and greater		—			3				4				5				4		
		—	%		100	%			100	%			100	%			100	%	
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCs^[3]																			
Québec		—	%		65	%			65	%			65	%			65	%	
Ontario		—	%		64	%			67	%			68	%			70	%	
Rest of Canada		—	%		65	%			67	%			68	%			68	%	
		—	%		65	%			66	%			66	%			65	%	

[1] Includes residential mortgage loans secured by one to four unit dwellings.

[2] Insured residential mortgage loans and HELOCs are mortgage loans guaranteed by the Canada Mortgage and Housing Corporation or similar private mortgage insurers.

[3] Excluding loan renewals during the period.

Potential impact on residential mortgage loans and HELOCs in the event of an economic downturn

In accordance with the Bank's credit risk management policies, the mortgage & HELOC portfolios are regularly reviewed to ensure that the level of risk associated with these portfolios remains in line with the Bank's risk tolerance and its strategic objectives. As part of this oversight, the portfolios are stressed to reflect the effects of a potential economic downturn creating a decline in property values. Due to the large portion of insured loans and the relatively low loan to value ratio of uninsured mortgage loans, reflecting the excellent quality of the guarantees, we expect loan losses under such a scenario would remain largely manageable.

DEPOSITS

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2013	AS AT JULY 31 2013	AS AT APRIL 30 2013	AS AT JANUARY 31 2013	AS AT OCTOBER 31 2012	AS AT JULY 31 2012	AS AT APRIL 30 2012	AS AT JANUARY 31 2012
Personal								
Demand	\$ —	\$ 119,013	\$ 123,133	\$ 126,572	\$ 121,561	\$ 121,681	\$ 124,427	\$ 120,325
Notice	—	5,470,176	5,460,359	5,514,234	5,441,148	5,406,729	5,392,271	5,459,047
Term	—	13,660,588	13,951,701	13,834,165	13,806,601	11,308,633	10,897,617	10,675,370
	—	19,249,777	19,535,193	19,474,971	19,369,310	16,837,043	16,414,315	16,254,742
Business, banks and other								
Demand	—	1,356,234	1,346,228	1,313,696	1,343,118	1,385,151	1,235,701	1,287,580
Notice	—	1,139,800	1,119,030	1,136,502	1,122,000	1,099,033	1,118,858	1,118,950
Term	—	2,120,554	1,808,374	1,842,324	2,207,015	2,300,832	2,291,880	2,040,015
	—	4,616,588	4,273,632	4,292,522	4,672,133	4,785,016	4,646,439	4,446,545
	\$ —	\$ 23,866,365	\$ 23,808,825	\$ 23,767,493	\$ 24,041,443	\$ 21,622,059	\$ 21,060,754	\$ 20,701,287

ASSETS UNDER ADMINISTRATION AND ASSETS UNDER MANAGEMENT

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2013	AS AT JULY 31 2013	AS AT APRIL 30 2013	AS AT JANUARY 31 2013	AS AT OCTOBER 31 2012	AS AT JULY 31 2012	AS AT APRIL 30 2012	AS AT JANUARY 31 2012
Registered and non-registered investment accounts	\$ —	\$ 31,793,637	\$ 31,637,355	\$ 31,363,245	\$ 28,206,015	\$ 27,653,421	\$ 28,410,347	\$ 28,472,143
Clients' brokerage assets	—	2,407,815	2,366,952	2,323,216	2,253,599	2,207,719	2,184,872	2,173,151
Mutual funds	—	2,455,981	2,401,096	2,249,532	2,110,528	2,032,232	2,031,315	1,867,140
Mortgage loans under management	—	377,946	426,076	333,014	346,436	334,139	394,267	318,345
Institutional assets	—	74,453	76,594	72,204	76,912	79,301	79,981	89,785
Other - Personal	—	13,268	13,917	13,770	14,277	21,373	16,168	24,897
	\$ —	\$ 37,123,100	\$ 36,921,990	\$ 36,354,981	\$ 33,007,767	\$ 32,328,185	\$ 33,116,950	\$ 32,945,461

RECONCILIATION OF GAAP AND RELATED NON-GAAP FINANCIAL MEASURES

In thousands of Canadian dollars, except per share and percentage amounts	AS AT OCTOBER 31 2013	AS AT JULY 31 2013	AS AT APRIL 30 2013	AS AT JANUARY 31 2013	AS AT OCTOBER 31 2012	AS AT JULY 31 2012	AS AT APRIL 30 2012	AS AT JANUARY 31 2012
Reported results								
Net interest income	\$ —	\$ 144,549	\$ 140,430	\$ 142,344	\$ 142,411	\$ 129,664	\$ 128,324	\$ 130,629
Other income	—	76,493	74,420	71,570	67,985	64,169	70,346	63,115
Total revenue	—	221,042	214,850	213,914	210,396	193,833	198,670	193,744
Gain on acquisition and amortization of net premium on purchased financial instruments	—	(1,140)	(1,224)	(1,056)	23,795	—	—	—
Provision for loan losses	—	9,000	9,000	8,000	8,000	7,500	7,500	10,000
Non-interest expenses	—	174,928	159,853	161,314	165,377	148,955	147,111	143,020
Income before income taxes	—	35,974	44,773	43,544	60,814	37,378	44,059	40,724
Income taxes	—	7,690	9,634	9,454	15,129	7,380	10,196	9,762
Net income	\$ —	\$ 28,284	\$ 35,139	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962
Reported measures								
Efficiency ratio	—%	79.1%	74.4%	75.4%	78.6%	76.8%	74.0%	73.8%
Diluted earnings per share	\$ —	\$ 0.91	\$ 1.10	\$ 1.12	\$ 1.51	\$ 1.06	\$ 1.22	\$ 1.16
Return on common shareholders' equity	—%	8.1%	10.3%	10.3%	14.2%	10.1%	12.0%	11.5%
Adjusting items ^[1]								
Gain on acquisition and amortization of net premium on purchased financial instruments								
Gain on acquisition	\$ —	\$ —	\$ —	\$ —	\$ (24,336)	\$ —	\$ —	\$ —
Amortization of net premium on purchased financial instruments	—	1,140	1,224	1,056	541	—	—	—
Costs related to business combinations and other ^[2]								
MRS Companies transaction and integration related costs	—	5,414	1,814	5,880	6,456	6,538	3,350	2,660
AGF Trust transaction and integration related costs	—	9,186	4,322	1,677	2,374	619	—	—
Adjusting items before income taxes	—	15,740	7,360	8,613	(14,965)	7,157	3,350	2,660
Income tax recovery (charge) related to the above	—	4,177	1,952	2,285	(5,466)	1,902	911	703
Impact of adjusting items on net income	\$ —	\$ 11,563	\$ 5,408	\$ 6,328	\$ (9,499)	\$ 5,255	\$ 2,439	\$ 1,957
Impact of adjusting items on diluted earnings per share ^[3]	\$ —	\$ 0.41	\$ 0.19	\$ 0.22	\$ (0.34)	\$ 0.21	\$ 0.10	\$ 0.08
Adjusted results ^[1]								
Net interest income	\$ —	\$ 144,549	\$ 140,430	\$ 142,344	\$ 142,411	\$ 129,664	\$ 128,324	\$ 130,629
Other income	—	76,493	74,420	71,570	67,985	64,169	70,346	63,115
Total revenue	—	221,042	214,850	213,914	210,396	193,833	198,670	193,744
Provision for loan losses	—	9,000	9,000	8,000	8,000	7,500	7,500	10,000
Non-interest expenses	—	160,328	153,717	153,757	156,547	141,798	143,761	140,360
Income before income taxes	—	51,714	52,133	52,157	45,849	44,535	47,409	43,384
Income taxes	—	11,867	11,586	11,739	9,663	9,282	11,107	10,465
Adjusted net income	\$ —	\$ 39,847	\$ 40,547	\$ 40,418	\$ 36,186	\$ 35,253	\$ 36,302	\$ 32,919
Adjusted measures ^[1]								
Adjusted efficiency ratio	—%	72.5%	71.5%	71.9%	74.4%	73.2%	72.4%	72.4%
Adjusted diluted earnings per share ^[3]	\$ —	\$ 1.31	\$ 1.29	\$ 1.34	\$ 1.17	\$ 1.27	\$ 1.31	\$ 1.24
Adjusted return on common shareholders' equity	—%	11.8%	12.1%	12.2%	10.9%	12.1%	13.0%	12.4%

[1] Adjusted results and measures are non-GAAP. The adjusting items were allocated to the B2B Bank business segment.

[2] Also referred to as Transaction and Integration Costs (T&I Costs).

[3] The impact of adjusting items on a per share basis does not add due to rounding for the quarters ended April 30, 2012 and July 31, 2013.